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October 17, 2008

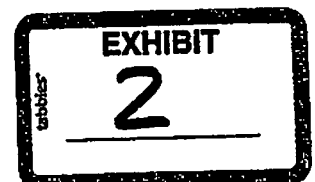
American Express
P.O. Box 981532
El Paso, TX 79998
Attention: Fraud Investigation/Customer Service

Re: Account No.:
Cardholder: Jim Whittaker/Mid-Atlantic Telerad

To Whom it May Concern:

This letter will serve to confirm our telephone conversation yesterday with "Penny" in American Express's Fraud Investigation Unit. Consistent with our discussion with "Penny", we have indicated to her that based upon information provided by American Express to our client under letter dated June 30, 2008, that there is conclusive evidence that the Japanese merchant that is the subject of this investigation committed fraud and theft in connection with my client's American Express card. I have enclosed, for your review, credit card charge slips obtained from the merchant and provided by American Express that unequivocally demonstrates that the signatures on these receipts are forged and fraudulent. None of the signatures match each other, and none of the signatures match Mr. Whittaker's original signature, which you can presumably verify through your own internal databases. This initial issue, on its face, is a clear indication that as Mr. Whittaker has claimed, the Japanese merchant committed fraud and outright theft in connection with Mr. Whittaker's American Express card.

At issue are credit charges totaling approximately \$120,000.00 from the offending merchant. We would formally request that American Express immediately open a new fraud investigation file in this matter to fully and fairly investigate the facts and circumstances of the fraudulent charges at issue here. Further, it is my understanding that notwithstanding these clear indices of fraud, that American Express has formally submitted adverse credit entries in Mr. Whittaker's credit report which, based upon the circumstances of this case and investigation, is absolutely unwarranted. We request and demand that all adverse credit entries against Mr. Whittaker's credit be suspended and held in abeyance pending conclusion of American Express's investigation of these fraudulent charges. In the event American Express fails to undertake immediate measures to promptly investigate the fraudulent charges at issue in this correspondence and in your file, and fails to remove and hold in abeyance the adverse credit entries submitted against Mr. Whittaker's credit report, we will unfortunately have to file formal proceedings against American Express to fully protect Mr. Whittaker's rights and interests.



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Hopefully, this will not be necessary. And, to reiterate, Mr. Whittaker is fully prepared to immediately pay all legitimate authorized charges, once those are determined.

Finally, Mr. Whittaker shall be contacting American Express to authorize American Express to mail all future correspondence pertaining to his account and these matters to my attention at my offices at the address above. And, consistent with my prior letter of representation to you, please send me copies of both the cardholder Agreement and merchant Agreement in effect at the time of the April, 2008 charges.

Thank you for your consideration and attention, and should you have any further questions or comments regarding these matters, please call me.

Sincerely,

REES BROOME, PC

By:


Robert J. Cunningham, Jr.

RJC:hsb

Enclosure

cc: Jim Whittaker
Mariam Tadros